

finmgt 12/15

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 8:30am – 4:30pm Monday–Friday

In Re: *Debtor name(s) used by the debtor in the last 8 years, including married, maiden, trade, and address:*

Case number: 24-03811-CL7
Chapter: 7
Judge Christopher B. Latham

Narges Miriam Vakili

17109 Botero Drive
San Diego, CA 92127
UNITED STATES
xxx-xx-3748
No Known Aliases

**NOTICE OF REQUIREMENT TO CERTIFY
COMPLETION OF A COURSE IN PERSONAL FINANCIAL MANAGEMENT**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. §727). Pursuant to FRBP 1007(b)(7), the debtor(s) must complete and file *Debtor's Certification About Personal Financial Management Course (Official Form 423) and Certificate of Debtor(s) Education*.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that *Official Form 423 Debtor's Certification About Personal Financial Management Course*, must be accompanied by the *Certificate of Debtor(s) Education* and filed before a discharge can be entered. Debtor(s) and/or debtor(s) attorney is/are hereby notified that the Debtor(s) must file Official Form 423 and Certificate of Debtor(s) Education by 1/13/25. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423 and Certificate of Debtor(s) Education, the Debtor(s) must pay the full reopening fee due for filing the motion.

This requirement can be completed at any time before the deadline and it is highly recommended that the debtor(s) complete this requirement as soon as possible to avoid missing the deadline. The Certificate of Debtor(s) Education should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Certificate of Debtor(s) Education and Official Form 423 are a separate filing requirement.

Dated: 11/25/24

Mark T. Schnakenberg
Clerk of the Bankruptcy Court

United States Bankruptcy Court
Southern District of CaliforniaIn re:
Narges Miriam Vakili
DebtorCase No. 24-03811-CL
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0974-3
Date Rcvd: Nov 25, 2024User: admin
Form ID: finmgtPage 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2024:

Recip ID	Recipient Name and Address
db	+ Narges Miriam Vakili, 17109 Botero Drive, San Diego, CA 92127, UNITED STATES 92127-1423

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:**

Name	Email Address
Christopher R. Barclay	admin@crb7trustee.com mlcunanan@crb7trustee.com;QCRBARCLAY2@ecf.axosfs.com
United States Trustee	ustp.region15@usdoj.gov
William G Silverstein	on behalf of Debtor Narges Miriam Vakili pacer@sorehands.com

TOTAL: 3